

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 18-26593-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Brian M Schoener  
43 Milestone Drive  
Ringoos, NJ 08551

Amy N Schoener  
43 Milestone Drive  
Ringoos, NJ 08551

Social Security No.:

xxx-xx-3511

xxx-xx-5160

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case  
as to the:

Debtor and Joint Debtor was entered on February 28, 2019.

Any discharge which was granted as to the above mentioned debtor(s) in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within five (5) days from the date of this Order.

Dated: February 28, 2019

JAN: bwj

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Brian M Schoener  
 Amy N Schoener  
 Debtors

Case No. 18-26593-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 148

Page 1 of 3  
 Total Noticed: 92

Date Rcvd: Feb 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 02, 2019.

db/jdb  
 aty +Brian M Schoener, Amy N Schoener, 43 Milestone Drive, Ringoes, NJ 08551-2039  
 +Robert Saltzman, Pluese, Becker & Saltzman, LLC, 20000 Horizon Way #900,  
 Mount Laurel, NJ 08054-4318  
 517709089 +A-1 Collections Svc, 2297 State Highway 33 St, Hamilton Square, NJ 08690-1717  
 517709090 +Aes/wells Fargo, Po Box 61047, Harrisburg, PA 17106-1047  
 517709094 +Ar Resources Inc, 1777 Sentry Pkwy W, Blue Bell, PA 19422-2206  
 517709095 +Arcadia, 645 Penn St, Reading, PA 19601-3543  
 517709096 +Arcadia Recovery Bureau LLC, P.O. Box 6768, Wyomissing, PA 19610-0768  
 517709097 +Birch Hollow Condominium Association Inc, c/o McGovern Legal Services, 850 Carolier Lane,  
 North Brunswick, NJ 08902-3312  
 517756773 +Birch Hollow Condominium Association, Inc., McGovern Legal Services, LLC, 850 Carolier Lane,  
 North Brunswick NJ 08902-3312  
 517709109 ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239  
 (address filed with court: Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202)  
 517709100 +Capital Health System, One Capital Way, Pennington, NJ 08534-2520  
 517709105 +Cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
 517709106 Ces/slm Trust, Acs Education Serv, Utica, NY 13501  
 517709108 Chubb Group of Insurance Companies, P.O. Box 1600, Whitehouse Station, NJ 08889-1600  
 517841118 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
 Kirkland, WA 98083-0657  
 517837641 +HomeBridge Financial Services, Inc., c/o Cenlar FSB, 425 Phillips Blvd,  
 Ewing, NJ 08618-1430  
 517709117 Hunterdon Center for Dermatology, PO Box 71411, Philadelphia, PA 19176-1411  
 517709118 +Hunterdon Healthcare, 3 Minneakoning Road, Flemington, NJ 08822-5726  
 517709121 +KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812  
 517709123 +Mandeess, 401 Hackensack Ave, Hackensack, NJ 07601-6411  
 517709127 ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366  
 (address filed with court: Nissan Infiniti LT, 2901 Kinwest Pkwy, Irving, TX 75063)  
 517709124 Naomi Vilko MD, 419 N Harrison Street #206, Princeton, NJ 08540-3521  
 517753703 Navient Solutions, LLC on behalf of, Educational Credit Management Corporatio, PO BOX 16408,  
 St. Paul, MN 55116-0408  
 517902416 New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675,  
 Greenville, SC 29603-0675  
 517902417 New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675,  
 Greenville, SC 29603-0675, New Penn Financial, LLC d/b/a Shellpoint, P.O. Box 10675,  
 Greenville, SC 29603-0675  
 517729239 Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366  
 517709135 PSEG, PO Box 14444, New Brunswick, NJ 08906-4444  
 517709129 Pegasus Emergency Group PA, PO Box 95000-2785, Philadelphia, PA 19195-2785  
 517709130 +Pluese Becker & Saltzman, LLC, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318  
 517709132 +Premier Family Medicine, 5 Walter Foran Blvd Suite 4000, Flemington, NJ 08822-4675  
 517709133 Princeton Surgical Specialities PA, 300B Princeton Hightstown Road 101,  
 Hightstown, NJ 08520-1400  
 517709134 +Provident Bank, P.O. Box 1002, Iselin, NJ 08830-1002  
 517709136 RWJ Physician Enterprise PA, PO Box 826405, Philadelphia, PA 19182-6405  
 517709138 +Stu Ln Trust, 701 E 60th St N, Sioux Falls, SD 57104-0432  
 517709146 +Synergetic Communication Inc., 2700 East Seltice Way Suite 4, Post Falls, ID 83854-6387  
 517709151 +Trumark Financial Cu, 335 Commerce Dr, Fort Washington, PA 19034-2712

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 01 2019 00:20:12 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 01 2019 00:20:10 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517718301 EDI: GMACFS.COM Mar 01 2019 04:53:00 Ally Capital, PO Box 130424,  
 Roseville MN 55113-0004  
 517709091 +EDI: GMACFS.COM Mar 01 2019 04:53:00 Ally Financial, 200 Renaissance Ctr,  
 Detroit, MI 48243-1300  
 517709092 EDI: AMEREXPR.COM Mar 01 2019 04:53:00 American Express, PO Box 1270,  
 Newark, NJ 07101-1270  
 517755811 EDI: BECKLEE.COM Mar 01 2019 04:53:00 American Express National Bank,  
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517709093 +EDI: AMEREXPR.COM Mar 01 2019 04:53:00 Amex, Po Box 297871,  
 Fort Lauderdale, FL 33329-7871  
 517761797 EDI: RESURGENT.COM Mar 01 2019 04:53:00 Ashley Funding Services, LLC its successors and,  
 assigns as assignee of Laboratory, Corporation of America Holdings,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 517709101 EDI: CAPITALONE.COM Mar 01 2019 04:53:00 Capital One, 15000 Capital One Dr,  
 Richmond, VA 23238  
 517709098 +EDI: CAPITALONE.COM Mar 01 2019 04:53:00 Cap1/bstby, Po Box 30253,  
 Salt Lake City, UT 84130-0253

District/off: 0312-3

User: admin  
Form ID: 148

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517709099 +EDI: CAPITALONE.COM Mar 01 2019 04:53:00 Cap1/hlzbq, 26525 N Riverwoods Blvd,  
Mettawa, IL 60045-3440

517709102 +EDI: CAPITALONE.COM Mar 01 2019 04:53:00 Capital One, Po Box 5253,  
Carol Stream, IL 60197-5253

517744151 EDI: CAPITALONE.COM Mar 01 2019 04:53:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083

517776719 EDI: BL-BECKET.COM Mar 01 2019 04:53:00 Capital One, N.A., c/o Becket and Lee LLP,  
PO Box 3001, Malvern PA 19355-0701

517709103 +E-mail/Text: bankruptcy@capvs.com Mar 01 2019 00:20:27 Cavalry Portfolio Serv,  
Po Box 27288, Tempe, AZ 85285-7288

517709104 +E-mail/Text: bankruptcy@capvs.com Mar 01 2019 00:20:27 Cavalry Portfolio Services,  
PO Box 520, Valhalla, NY 10595-0520

517733702 +E-mail/Text: bankruptcy@capvs.com Mar 01 2019 00:20:27 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

517709107 +EDI: CHASE.COM Mar 01 2019 04:53:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298

517709110 +EDI: WFNNB.COM Mar 01 2019 04:53:00 Comenitycb/overstock, Po Box 182120,  
Columbus, OH 43218-2120

517709152 EDI: RCSDELL.COM Mar 01 2019 04:53:00 Webbank/dfs, 1 Dell Way, Round Rock, TX 78682

517709111 EDI: DIRECTV.COM Mar 01 2019 04:53:00 Directv, PO Box 6550, Englewood, CO 80155

517709112 +EDI: DISCOVER.COM Mar 01 2019 04:53:00 Discover Fin Svcs Llc, Po Box 15316,  
Wilmington, DE 19850-5316

517709113 +EDI: TSYS2.COM Mar 01 2019 04:53:00 Dsnb Bloom, 9111 Duke Blvd, Mason, OH 45040-8999

517709114 +EDI: TSYS2.COM Mar 01 2019 04:53:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218

517709115 +EDI: FSAE.COM Mar 01 2019 04:53:00 Firstsource Advantage LLC, 205 Bryant Woods South,  
Amherst, NY 14228-3609

517709116 +E-mail/Text: Bankruptcy@homebridge.com Mar 01 2019 00:20:56  
HomeBridge Financial Services, Inc., 194 Wood Avenue South, 9th Floor,  
Iselin, NJ 08830-2761

517709119 +E-mail/Text: kristina.gutjahr@hunterdonradiology.com Mar 01 2019 00:20:55  
Hunterdon Radiology/Imaging Assocs., PO Box 5388, Clinton, NJ 08809-0388

517709120 EDI: IRS.COM Mar 01 2019 04:53:00 IRS Department of the Treasury, ACS Support,  
PO Box 8208, Philadelphia, PA 19101-8208

517709122 +EDI: CBSKOHL.S.COM Mar 01 2019 04:53:00 Kohls/capone, N56 W 17000 Ridgewood Dr,  
Menomonee Falls, WI 53051-7096

517709122 +E-mail/Text: bncnotices@becket-lee.com Mar 01 2019 00:19:27 Kohls/capone,  
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096

517761593 EDI: RESURGENT.COM Mar 01 2019 04:53:00 LVNV Funding, LLC its successors and assigns as,  
assignee of Capital One, N.A., Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587

517750653 +EDI: MID8.COM Mar 01 2019 04:53:00 MIDLAND FUNDING LLC, PO Box 2011,  
Warren, MI 48090-2011

517709125 +EDI: NAVIENTFKASMSERV.COM Mar 01 2019 04:53:00 Navient, Po Box 9500,  
Wilkes Barre, PA 18773-9500

517709126 +EDI: NAVIENTFKASMSERV.COM Mar 01 2019 04:53:00 Navient Solutions Inc, 11100 Usa Pkwy,  
Fishers, IN 46037-9203

517837925 EDI: PRA.COM Mar 01 2019 04:53:00 Portfolio Recovery Associates, LLC,  
c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541

517814784 EDI: PRA.COM Mar 01 2019 04:53:00 Portfolio Recovery Associates, LLC, c/o Gap,  
POB 41067, Norfolk VA 23541

517839745 EDI: PRA.COM Mar 01 2019 04:53:00 Portfolio Recovery Associates, LLC, c/o Overstock.com,  
POB 41067, Norfolk VA 23541

517877230 +E-mail/Text: bankruptcy@pseg.com Mar 01 2019 00:19:20 PSE&G, Attn: Bankruptcy Dept.,  
PO Box 490, Cranford NJ 07016-0490

517709131 +EDI: PRA.COM Mar 01 2019 04:53:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 1,  
Norfolk, VA 23502-4952

517724561 EDI: Q3G.COM Mar 01 2019 04:53:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788

517709137 EDI: WFFC.COM Mar 01 2019 04:53:00 Rymr&flnign, Cscl Dispute Team N8235-04m,  
Des Moines, IA 50306

517824671 +E-mail/Text: bncmail@w-legal.com Mar 01 2019 00:20:21 SYNCHRONY BANK,  
c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132

517709139 +EDI: RMSC.COM Mar 01 2019 04:53:00 Syncb/care Credit, 950 Forrer Blvd,  
Kettering, OH 45420-1469

517709140 +EDI: RMSC.COM Mar 01 2019 04:53:00 Syncb/gap, Po Box 965005, Orlando, FL 32896-5005

517709141 +EDI: RMSC.COM Mar 01 2019 04:53:00 Syncb/lord & Tay, Po Box 965015,  
Orlando, FL 32896-5015

517709142 +EDI: RMSC.COM Mar 01 2019 04:53:00 Syncb/lowes, Po Box 965005, Orlando, FL 32896-5005

517709143 +EDI: RMSC.COM Mar 01 2019 04:53:00 Syncb/smart Carpet, 950 Forrer Blvd,  
Kettering, OH 45420-1469

517709144 +EDI: RMSC.COM Mar 01 2019 04:53:00 Syncb/tjx Cos Dc, Po Box 965015,  
Orlando, FL 32896-5015

517709145 +EDI: RMSC.COM Mar 01 2019 04:53:00 Syncb/tjxdc, Po Box 965015, Orlando, FL 32896-5015

517709148 EDI: TDBANKNORTH.COM Mar 01 2019 04:53:00 Td Bank N.a., 1701 Route 70 E,  
Cherry Hill, NJ 08003

517709147 EDI: TDBANKNORTH.COM Mar 01 2019 04:53:00 Td Bank N.a., 32 Chestnut St,  
Lewiston, ME 04240

517709149 +EDI: WTRRNBBANK.COM Mar 01 2019 04:53:00 Td Bank Usa/targetcred, Po Box 673,  
Minneapolis, MN 55440-0673

District/off: 0312-3

User: admin  
Form ID: 148

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Total Noticed: 92

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517709150 +EDI: CITICORP.COM Mar 01 2019 04:53:00 Thd/cbna, Po Box 6497,  
Sioux Falls, SD 57117-6497  
517855233 +E-mail/Text: bknotices@providentnj.com Mar 01 2019 00:20:45 The Provident Bank,  
100 Wood Ave South, Iselin, NJ 08830-2716  
517811096 +EDI: AIS.COM Mar 01 2019 04:53:00 Verizon, by American InfoSource as agent,  
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
517709153 +EDI: WFFC.COM Mar 01 2019 04:53:00 Wells Fargo, Po Box 5156, Sioux Falls, SD 57117-5156  
517775432 +EDI: WFFC.COM Mar 01 2019 04:53:00 Wells Fargo Bank, N.A.,  
Wells Fargo Education Financial Services, PO Box 10438, MAC F8235-02F,  
Des Moines, IA 50306-0438

TOTAL: 57

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Birch Hollow Condominium Association, Inc., McGovern Legal Services LLC, 850 Carolier Lane,  
North Brunswick, NJ 08902-3312  
lm\* +Provident Bank, P.O. Box 1002, Iselin, NJ 08830-1002  
cr\* +The Provident Bank, 100 Wood Avenue South, Iselin, NJ 08830-2716  
517709128\* ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366  
(address filed with court: Nissan-infiniti Lt, 2901 Kinwest Pkwy, Irving, TX 75063)  
TOTALS: 0, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 02, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 28, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Daniel S. Shehata on behalf of Creditor Birch Hollow Condominium Association, Inc.  
dshehata@theassociationlawyers.com  
Denise E. Carlson on behalf of Creditor HomeBridge Financial Services, Inc.  
dcarlson@kmlawgroup.com, bkgroup@kmlawgroup.com  
Karina Pia Lucid on behalf of Debtor Brian M Schoener klucid@karinalucidlaw.com,  
R43327@notify.bestcase.com;admin@karinalucidlaw.com  
Karina Pia Lucid on behalf of Joint Debtor Amy N Schoener klucid@karinalucidlaw.com,  
R43327@notify.bestcase.com;admin@karinalucidlaw.com  
Kevin Gordon McDonald on behalf of Creditor HomeBridge Financial Services, Inc.  
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Robert P. Saltzman on behalf of Creditor The Provident Bank dnj@pbslaw.org  
Stuart H. West on behalf of Creditor The Provident Bank swest@pbslaw.org  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9